

In re:
Cynthia Santiago
Debtor

Case No. 20-10164-djb
Chapter 13

District/off: 0313-2
Date Rcvd: Apr 14, 2025

User: admin
Form ID: 138OBJ

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Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2025:

Recip ID	Recipient Name and Address
db	+ Cynthia Santiago, 27 Natalie Court, Levittown, PA 19057-3608
14470089	+ Cheltenham School District, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14470092	+ Cheltenham School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14470862	+ Cheltenham School District and Township of Chelten, c/o James R. Wood, Esquire, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14455606	+ McDowell Law, PC, 46 West Main St., Maple Shade, NJ 08052-2432
14480475	+ MidFirst Bank, c/o Rebecca A. Solarz Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14450013	+ Portnoff Law Associates, LTD, Attn: Diane M. Boehret, Esq., PO Box 391, Norristown, PA 19404-0391
14450017	+ Soloman Law Group, LLC, 1101 East Hector Street, Suite 460, Conshohocken, PA 19428-2458
14470093	+ Township of Cheltenham, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14470090	+ Township of Cheltenham, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14450021	+ Township of Cheltenham, Attn: Tax Office, 8230 Old York Road, Elkins Park, PA 19027-1514
14458921	+ Transit Workers Federal Credit Union, c/o Howard Gershman, Esq., 610 York Road, Suite 200, Jenkintown, PA 19046-2867
14472231	+ Transit Workers Federal Credit Union, c/o Howard Gershman, Esquire, 610 York Road, Suite 200, Jenkintown, PA 19046-2867
14458118	+ Transit Workers Federal Credit Union, 919 East Cayuga Street, Philadelphia, PA 19124-3817
14450023	+ Tworkers Fcu, 919 E Cayuga St, Philadelphia, PA 19124-3817
14756496	+ WYNGATE COMMUNITY ASSOCIATION, C/O BRADY & CISSNE LAW, 651 E. TOWNSHIP LINE RD., #601, BLUE BELL, PA 19422-5029
14450025	+ Wyngate Community Association Inc., PO Box 5930, Knoxville, TN 37928-0930

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 15 2025 01:17:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14449997	Email/Text: bnc@alltran.com	Apr 15 2025 01:16:00	Alltran Financial LP, P.O. Box 722901, Houston, TX 77272-2901
14449998	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 15 2025 01:17:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14455042	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:31:13	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14482319	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:31:20	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14449999	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 01:31:45	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14465143	+ Email/PDF: ebn_ais@aisinfo.com	Apr 15 2025 01:31:36	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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14450000	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 15 2025 01:17:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14450001	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 15 2025 01:17:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14450002	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 15 2025 01:17:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14450003	Email/Text: mrdiscen@discover.com	Apr 15 2025 01:16:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14456062	Email/Text: mrdiscen@discover.com	Apr 15 2025 01:16:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14450004	Email/Text: bankruptcycourts@equifax.com	Apr 15 2025 01:16:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
14450005	^ MEBN	Apr 15 2025 01:13:56	Experian, PO Box 4500, Allen, TX 75013-1311
14533355	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 15 2025 01:17:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7317, Philadelphia, PA 19101-7317
14450006	Email/Text: bnc-bluestem@quantum3group.com	Apr 15 2025 01:17:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14486342	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 15 2025 01:17:00	Jefferson Capital Systems, LLC, PO Box 772813, Chicago IL 60677-2813
14598759	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:31:13	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14455043	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:31:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14479912	^ MEBN	Apr 15 2025 01:14:02	MIDFIRST BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA, 19106-1541
14485753	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 15 2025 01:31:14	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
14450008	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 15 2025 01:42:42	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
14450009	+ Email/Text: nsm_bk_notices@mcooper.com	Apr 15 2025 01:16:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14450010	+ Email/Text: bnc@nordstrom.com	Apr 15 2025 01:16:50	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14485465	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 15 2025 01:17:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14450011	+ Email/PDF: cbp@omf.com	Apr 15 2025 01:53:12	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14450012	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:31:44	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14485743	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:31:12	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14479976	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:53:03	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14453054	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2025 01:17:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14482046	Email/Text: bnc-quantum@quantum3group.com	Apr 15 2025 01:17:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

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14450014	+ Email/Text: ngisupport@radiusgs.com	Apr 15 2025 01:16:00	Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
14450015	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:31:20	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14450018	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 15 2025 01:16:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
14450019	+ Email/Text: BKRMailOPS@weltman.com	Apr 15 2025 01:17:00	Sterling Jewelers/Kay Jewelers, Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601
14450020	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 15 2025 01:31:37	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14450022	^ MEBN	Apr 15 2025 01:13:57	TransUnion, PO Box 2000, Chester, PA 19016-2000
14450024	+ Email/Text: bankruptcynotice@westlakefinancial.com	Apr 15 2025 01:17:00	Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
14460788	+ Email/Text: bankruptcynotice@westlakefinancial.com	Apr 15 2025 01:17:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14450007	*+	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14756545	*+	WYNGATE COMMUNITY ASSOCIATION, C/O BRADY & CISSNE LAW, 651 E. TOWNSHIP LINE RD., #601, BLUE BELL, PA 19422-5029
14450016	##+	Scott & Associates, P.C., 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
14486498	##+	Wyngate Community Association, c/o Eric R. Solomon, Esq., 1101 East Hector Street, Suite 460, Conshohocken, PA 19428-2458

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2025 at the address(es) listed below:

Name	Email Address
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DENISE ELIZABETH CARLON	on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
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HOWARD GERSHMAN	on behalf of Creditor Transit Workers Federal Credit Union hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
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JAMES RANDOLPH WOOD

on behalf of Creditor Cheltenham School District and Township of Cheltenham jwood@portnoffonline.com
jwood@ecf.inforuptcy.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

ROBERT NEIL BRAVERMAN

on behalf of Debtor Cynthia Santiago rbraverman@mcdowelllegal.com
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowelllegal.com;lwood@mcdowelllegal.com;kbrocious@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com

THOMAS EGNER

on behalf of Debtor Cynthia Santiago tegner@mcdowelllegal.com
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.com;mfunk@mcdowelllegal.com;egnertr62202@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Cynthia Santiago) Case No. 20-10164-djb
)
)
Debtor(s).) Chapter: 13
)
)

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 14, 2025

For The Court

Timothy B. McGrath
Clerk of Court